

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

BRAD GIBSON
SHEILA GIBSON
Debtor(s)

Case No. 12-10362TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2012.
- 2) The plan was confirmed on 05/14/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/07/2012, 05/08/2014, 06/26/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/23/2017.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,200.56.
- 10) Amount of unsecured claims discharged without payment: \$21,244.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$87,758.35
Less amount refunded to debtor	\$1,865.70

NET RECEIPTS: \$85,892.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,166.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,016.14

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE CREDIT COUNSELING :	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	958.65	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	914.80	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	1,518.55	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	113.40	113.40	113.40	0.00
BANK OF NEW YORK MELLON - TRU	Secured	11,810.00	11,885.80	0.00	7,269.25	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	0.00	0.00	0.00
BANK ONE/JPM CHASE*++	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	9,554.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	2,499.00	NA	NA	0.00	0.00
CITGO/CBSD	Unsecured	611.00	NA	NA	0.00	0.00
CITGO/CBSD	Unsecured	474.00	NA	NA	0.00	0.00
CITY NATIONAL BANK	Unsecured	285.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	0.00	2,499.65	2,499.65	2,499.65	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	8,906.00	8,969.21	8,969.21	8,969.21	0.00
ECAST SETTLEMENT CORP	Unsecured	3,237.00	3,237.83	3,237.83	3,237.83	0.00
ECAST SETTLEMENT CORP	Unsecured	4,092.00	4,135.36	4,135.36	4,135.36	0.00
ECAST SETTLEMENT CORP	Unsecured	1,277.00	1,277.14	1,277.14	1,277.14	0.00
EQUITY ONE INC++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	15,194.68	16,590.51	16,590.51	16,590.51	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,084.17	3,084.17	3,084.17	0.00
KEATING LAW FIRM PC	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	4,093.84	4,093.84	4,093.84	0.00
NATIONAL CITY	Unsecured	5,310.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC F/K/A SAL	Unsecured	0.00	6,822.50	6,142.87	6,142.87	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,521.19	2,508.51	2,508.51	2,508.51	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	300.71	300.71	300.71	0.00
PNC BANK NA	Secured	29,516.44	2,328.48	2,241.89	2,241.89	29.85

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Secured	5,000.00	9,076.37	9,076.37	9,076.37	1,031.76
PNC BANK NA	Secured	4,132.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	4,000.00	NA	2,109.82	2,109.82	338.64
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE PRIVATE CREDIT	Unsecured	0.00	6,822.50	2,825.73	2,825.73	0.00
SEARS/CITI CARD USA*++	Unsecured	2,456.00	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	20.00	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	35.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$11,318.26	\$18,587.51	\$1,061.61
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,109.82	\$2,109.82	\$338.64
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,428.08	\$20,697.33	\$1,400.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,212.42	\$19,212.42	\$0.00
TOTAL PRIORITY:	\$19,212.42	\$19,212.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,566.51	\$36,566.51	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,016.14</u>	
Disbursements to Creditors	<u>\$77,876.51</u>	
TOTAL DISBURSEMENTS :		<u>\$85,892.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.